B1 (Official F@ 14:49:19 Desc Main United States Bankruptum Centre Page 1 of 32 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Singer, Angel, Lucia All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): **Angel Lucia Varvaro** Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 5179 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 255 Tiger St. Bolingbrook IL ZIP CODE ZIP CODE 60490 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@pgSe) (D9827258 Doc 1 Filed 07/28/09		Desc Manage 2
Voluntary Petition Document	Nanege 2, of s 32	
(This page must be completed and filed in every case)	Angel Lucia Singer	
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)	2
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	Iditional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	nsumer debts) ing petition, declare that I occed under chapter 7, 11, explained the relief
Exhibit A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	7/28/2009 Date
	Daniel K. Robin	2354705
Yes, and Exhibit C is attached and made a part of this petition. No Exh (To be completed by every individual debtor. If a joint petition is filed, each spouse must Exhibit D completed and signed by the debtor is attached and made a part of the		
If this is a joint petition:		
 Exhibit D also completed and signed by the joint debtor is attached and made: 	a part of this petition	
Information Regard	ding the Debtor - Venue applicable box)	
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or	of business, or principal assets in this District for 180 da	ays immediately
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal	
	des as a Tenant of Residential Property oplicable boxes.)	
Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the following).	
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	l after the
Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(l)).	

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official F@ அத் (டி/9 \$27258 Doc 1 Filed 07/28/09						
Voluntary Petition Document	Nanage 3 of 32					
(This page must be completed and filed in every case)	Angel Lucia Singer					
Sign	atures					
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative					
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.					
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)					
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.					
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.					
X s/ Angel Lucia Singer	X Not Applicable					
Signature of Debtor Angel Lucia Singer	(Signature of Foreign Representative)					
X Not Applicable						
Signature of Joint Debtor	(Printed Name of Foreign Representative)					
Telephone Number (If not represented by attorney)						
7/28/2009 Date	Date					
Signature of Attorney	Signature of Non-Attorney Petition Preparer					
XSignature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the					
Daniel K. Robin Bar No. 2354705	debtor with a copy of this document and the notices and information required under 11					
Printed Name of Attorney for Debtor(s) / Bar No.	U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable					
Daniel K. Robin Ltd. 2354705	by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.					
Firm Name						
121 S. Wilke Rd. Suite 201	N. A. P. 11					
Address Arlington Heights, IL 60005	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer					
(847)670-9100 (847) 398-8377	Social-Security number (If the bankruptcy petition preparer is not an individual, state					
Telephone Number 7/28/2009	social-security number (if the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)					
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address					
Signature of Debtor (Corporation/Partnership)	X Not Applicable					
I declare under penalty of perjury that the information provided in this petition is true						
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or					
The debtor requests the relief in accordance with the chapter of title 11, United States	partner whose Social-Security number is provided above.					
Code, specified in this petition. X Not Applicable	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.					
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.					
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or					
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.					
Date						

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re Angel Lucia Singer	Case No.
Debtor	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 280.000.00		
B - Personal Property	YES	2	\$ 16.053.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 304.757.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 18.907.74	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,783.17
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4.577.00
тот	AL	12	\$ 296,053.00	\$ 323,664.74	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

n re	Angel Lucia Singer	Case No.	
	Debtor	Chapter	7
	STATISTICAL SUMMARY OF CERTAIN LIABILITI	ES AND RELATED [DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,783.17
Average Expenses (from Schedule J, Line 18)	\$ 4,577.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,386.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$13,025.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$18,907.74
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$31,932.74

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B6A (Official Form 6A) (12/07)

In re:	Angel Lucia Singer		Case No.	
	De	btor		(If known)

SCHEDULE A - REAL PROPERTY

255 Tiger St. Bolingbrook IL	Fee Owner	J	\$ 280,000.00 \$ 280,000.00	\$ 283,272.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Angel Lucia Singer		Case No.	
	Deb	tor		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		nominal cash		50.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		2 checking & one sav at Chase		200.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.		misc furniture furnishings and electronics		500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	Х			
6. Wearing apparel.		clothing		300.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		work life insurance term		1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		My former husband was supposed to pay one half of the mortgage which he did not pay. I do not know the value of this claim and therefore I put down one dollar		1.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Angel Lucia Singer		Case No.	
	Debtor	,		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

				1
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Highlander		15,000.00
26. Boats, motors, and accessories.	Χ			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Χ			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Χ			
35. Other personal property of any kind not already listed. Itemize.		I owned a time share; my former husband is paying it and using it		1.00

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B6B (O	fficial Form 6B) (12/07) Cont.		Document	rage 9 of 32	
In re	Angel Lucia Singer			Case No.	
			Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		2 continuation sheets attached Tot	al >	\$ 16,053.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Angel Lucia Singer	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875
---	---

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2 checking & one sav at Chase	735 ILCS 5/12-1001(b)	200.00	200.00
clothing	735 ILCS 5/12-1001(a),(e)	300.00	300.00
misc furniture furnishings and electronics	735 ILCS 5/12-1001(b)	500.00	500.00
My former husband was supposed to pay one half of the mortgage which he did not pay. I do not know the value of this claim and therefore I put down one dollar	735 ILCS 5/12-1001(g)(4)	1.00	1.00

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B6D (Official Form 6D) (12/07)

In re	Angel Lucia Singer		,	Case No.	
		Debtor	·		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 106312618 Bank of America P.O. Box 15027 Wilmington, DE 19850-5027	Х	J	Second Lien on Residence 255 Tiger St. Bolingbrook IL VALUE \$280,000.00				45,237.00	3,272.00
ACCOUNT NO. 1952664057 Chase Home Mortgage P.O. Box 78420 Phoenix AZ 85062-8420	х	J	First Lien on Residence 255 Tiger St. Bolingbrook IL VALUE \$280,000.00				238,039.00	3,272.00
ACCOUNT NO. 0046538117 Toyota Financial Services Asset Protection Dept. P.O. Box 8026 Cedar Rapids IA 52408-8026			Security Agreement 2005 Highlander VALUE \$15,000.00				21,481.00	6,481.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 304,757.00	\$ 13,025.00	
\$ 304,757.00	\$ 13,025.00	

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B6E (Official Form 6E) (12/07)

In re Angel Lucia Singer Case No.

Debtor (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
000	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Cess	sation of business, whichever occurred first, to the extent provided in 11 0.3.0. 8 307 (a)(3).
□ □	Certain farmers and fishermen
_	
_	Certain farmers and fishermen
<u> </u>	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
<u> </u>	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use,
that	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
that	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units
that	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
that	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
that	Certain farmers and fishermen. Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Angel Lucia Singer		Case No.	
	Aliger Edela Giliger	Debtor	- ,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total ➤
(Use only on last page of the completed
Schedule E. Report also on the Summary of

Schedules.)

Total >

(Use only on last page of the completed
Schedule E. If applicable, report also on the

(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Angel Lucia Singer		Case No.
		Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 255TGS							310.00
Augusta Village HOA c/o Caruso Management Group 800 W. 5th Ave Suite 110B Naperville IL 60563			consumer				
ACCOUNT NO. XXXX 4563							3,145.65
Chase P.O. Box 15153 Wilmington, DE 19886-5153			consumer				
ACCOUNT NO. XXXX 5334							15,452.09
Citi Cards P.O. Box 6000 The Lakes, NV 89163-6000			consumer				

0 Continuation sheets attached

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B6G (Official Form 6G) (12/07)		Document	Page 15 of 32	

n re:	Angel Lucia Singer	Case No.	
	Debto	or	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re: Angel Lucia Singer		Case No.	
	Debtor	,	(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Brian G. Singer	Bank of America
24560 De Phillipe Dr.	P.O. Box 15027
Farmington Hills, MI 48336	Wilmington, DE 19850-5027
Brian G. Singer	Chase Home Mortgage
24560 De Phillipe Dr.	P.O. Box 78420
Farmington Hills, MI 48336	Phoenix AZ 85062-8420

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Debtor

36I (Official Form 6I) (12/07)	Document	Page 17 01 32	
_{In re} Angel Lucia Singer		Case No.	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(If known)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: divorced	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):		AG	E(S):		
	son			5		
Employment:	DEBTOR		SPOUSE			
Occupation proj	perty manager					
Name of Employer BH	Management					
How long employed 2 ye	ears					
Address of Employer						
INCOME: (Estimate of average o case filed)	r projected monthly income at time		EBTOR	SPOUSE		
1. Monthly gross wages, salary, a	and commissions	\$	4,326.83 \$			
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$	0.00 \$			
3. SUBTOTAL		\$	4.326.83 \$			
4. LESS PAYROLL DEDUCTION	NS		.,			
a. Payroll taxes and social s	security	\$	1,096.33 \$			
b. Insurance		\$	147.33 \$			
c. Union dues		\$	<u>0.00</u> \$			
d. Other (Specify)		\$	<u>0.00</u> \$			
5. SUBTOTAL OF PAYROLL D	EDUCTIONS	\$	1,243.67 \$			
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$	3,083.17 \$			
7. Regular income from operation	of business or profession or farm					
(Attach detailed statement)		\$	0.00 \$			
8. Income from real property		\$	0.00 \$			
9. Interest and dividends		\$	0.00 \$			
10. Alimony, maintenance or suppose debtor's use or that of deper	port payments payable to the debtor for the	\$	700.00 \$			
11. Social security or other govern		Ψ	φ			
(Specify)	mon acciding	\$	0.00 \$			
12. Pension or retirement income		\$	0.00 \$			
13. Other monthly income						
(Specify)		\$	0.00 \$			
14. SUBTOTAL OF LINES 7 TH	ROUGH 13	\$	700.00 \$			
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	3,783.17 \$			
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column			\$ 3,783.17			
totals from line 15)		(Report also	on Summary of Schedul	es and, if applicable, on		
			ımmary of Certain Liabil			
17. Describe any increase or dec NONE	rease in income reasonably anticipated to occur within	the year following t	he filing of this documer	nt.:		

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B6J (Official Form 6J) (12/07)

In re Angel Lucia Singer	Case No.	
Debtor	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the deb any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly exp differ from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse."	eparate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	2,257.00
a. Are real estate taxes included? Yes ✓ No		_,
b. Is property insurance included? Yes No No		
2. Utilities: a. Electricity and heating fuel	\$	110.00
b. Water and sewer	\$	100.00
c. Telephone	\$	130.00
d. Other cable internet	\$	110.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	22.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	•	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	67.00
c. Health	\$	0.00
d. Auto	\$	84.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	•	
(Specify)		0.00
 Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto 	\$	447.00
	\$	417.00 385.00
b. Other second mortgage		303.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$ <u> </u>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other		0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,577.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	he filing of this docu	ment:
not paying mortgages	no ming or this docu	nont.
20. STATEMENT OF MONTHLY NET INCOME	•	
a. Average monthly income from Line 15 of Schedule I	\$	3,783.17
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$ \$	4,577.00 -793.83

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Angel Lucia Singer		Case No.	
	Debtor		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, inform	•	·	15
Date:	7/28/2009	Signature:	s/ Angel Lucia Singe	r
		-	Angel Lucia Singer	
				Debtor
		Ilf inint case	hoth shouses must sign!	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Angel Lucia Singer		Case No.				
		Debtor	(If known)				
		STATEMENT OF FINA	ANCIAL AFFAIRS				
	1. Income from	employment or operation of busine	ss				
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	AMOUNT	SOURCE	FISCAL YEAR PERIOD				
	49,670.00	Equity Residential	2007				
	35,585.00	BH Management	2007				
	54,331.00	BH Managment	2008				
	25,773.00	BH Management	2009				
None	2. Income other than from employment or operation of business State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	AMOUNT	SOURCE	FISCAL YEAR PERIOD				
	5,600.00	child support	2007				
	8,400.00	child suport	2008				
	4,200.00	child support	2009				

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑** a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF	DATES OF	AMOUNT	AMOUNT
CREDITOR	PAYMENTS	PAID	STILL OWING

2 000 mont 1 dg0 22 0 02

None **☑** b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

2

None **☑** c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None
✓i

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None ✓i

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY

SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

None
☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

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6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF

3

NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP **DESCRIPTION** OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT. AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR OF PROPERTY \$2,100

Daniel K. Robin Ltd. 2354705 121 S. Wilke Rd. Suite 201 Arlington Heights, IL 60005

10. Other transfers

None **☑** a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

TRANSFERRED

AND VALUE RECEIVED

DESCRIBE PROPERTY

4

None **☑** b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None **✓** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES
OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR CONTENTS IF ANY

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

> NAME AND ADDRESS **DESCRIPTION AND VALUE** OF OWNER OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None $\mathbf{\Lambda}$

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None $\mathbf{\Delta}$

 \mathbf{Q}

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 \mathbf{Q}

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

NAME AND ADDRESS SITE NAME AND DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

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6

None

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None Ø

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF **BUSINESS**

BEGINNING AND ENDING

DATES

None \square

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 7/28/2009

Signature of Debtor

s/ Angel Lucia Singer **Angel Lucia Singer**

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Angel Lucia Singer	Case No.	
	Debtor	-	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

by property of the estate. Attach additional pages if necess	
Property No. 1	
Creditor's Name: Bank of America	Describe Property Securing Debt: 255 Tiger St. Bolingbrook IL
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	✓ Not claimed as exempt
Property No. 2	
Creditor's Name: Chase Home Mortgage	Describe Property Securing Debt: 255 Tiger St. Bolingbrook IL
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	☑ Not claimed as exempt

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B 8 (Official Form 8) (12/08)

Property No. 3				
Creditor's Name: Toyota Financial Services		Describe Property Securing Debt: 2005 Highlander		
Property will be (check one): Surrendered	✓ Retained			
If retaining the property, I intend to (c ☐ Redeem the property ☑ Reaffirm the debt	heck at least one):			
Other. Explain		(for example, avoid	lien using 11 U.S.C. § 522(f))	
Property is <i>(check one)</i> : Claimed as exempt		✓ Not claimed as ex	empt	
PART B – Personal property subject to each unexpired lease. Attach additional Property No. 1			art B must be completed for	
Lessor's Name:	Describe Lease	d Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO	
O continuation sheets attached (in declare under penalty of perjury that				

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In r	e:	,	Angel Lucia Singer			Case No.		
		-	Debtor			Chapter	7	
			DISCLOSURE	E C	FOR DEBTOR	TORNE'	Y	
	and th	at co me,	ompensation paid to me within one year	befor	2016(b), I certify that I am the attorney for the above re the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		or(s)	
	F	or leg	gal services, I have agreed to accept				\$	2,100.00
	Р	rior to	o the filing of this statement I have receive	ved			\$	2,100.00
	В	aland	ce Due			5	\$	0.00
2.	The s	ource	e of compensation paid to me was:					
			Debtor		Other (specify)			
3.	The s	ource	e of compensation to be paid to me is:					
			Debtor		Other (specify)			
4.			ave not agreed to share the above-disclo ny law firm.	sed o	compensation with any other person unless they are	e members ar	nd associates	
	Ø	my	_		pensation with a person or persons who are not me with a list of the names of the people sharing in the			
5.	In retu inclu			d to r	render legal service for all aspects of the bankruptcy	case,		
	a)		alysis of the debtor's financial situation, a etition in bankruptcy;	and re	endering advice to the debtor in determining whethe	er to file		
	b)	Pre	paration and filing of any petition, sched	ules,	statement of affairs, and plan which may be require	ed;		
	c)	Rep	presentation of the debtor at the meeting	of cr	reditors and confirmation hearing, and any adjourne	d hearings th	ereof;	
	d)	[Oth	ner provisions as needed] one					
6.	Ву а			ed fe	ee does not include the following services:			
		pe	r written agreement					
					CERTIFICATION			
re		•	nat the foregoing is a complete statemen on of the debtor(s) in this bankruptcy pro		any agreement or arrangement for payment to me for ding.	PΓ		
D	ated:	<u>7/2</u>	8/2009					
					Daniel K. Robin, Bar No. 2354705			
					Daniel K. Robin Ltd. 2354705 Attorney for Debtor(s)			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice.		
Angel Lucia Singer	Xs/ Angel Lucia Singer	7/28/2009
Printed Name of Debtor	Angel Lucia Singer	
	Signature of Debtor	Date
Case No. (if known)		

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Angel Lucia Singer Debtor	Case No. (if known)						
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT								

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors s

will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

responsibilities.);

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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);											
Active military duty in a military combat zone.											
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.											
I certify under penalty of perjury that the information provided above is true and correct.											
Signature of	Debtor:		gel Lucia Lucia S								
Date: <u>7/28/</u>	2009										